

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Nycole Bond

Debtor(s)

Case No. 15 B 03441

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/02/2015.
- 2) The plan was confirmed on 06/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 02/27/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,110.46
Less amount refunded to debtor	\$971.91

**NET RECEIPTS: \$21,138.55**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,164.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$850.20
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,014.20**

Attorney fees paid and disclosed by debtor: \$185.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aarons Sales And Lease Ownership	Unsecured	0.00	NA	NA	0.00	0.00
American Financial Credit Services	Unsecured	0.00	NA	NA	0.00	0.00
American Suzuki Financial Services/ASF	Unsecured	0.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	500.00	202.74	202.74	0.00	0.00
Cap One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One, N.a.	Unsecured	428.00	NA	NA	0.00	0.00
Capital One, N.a.	Unsecured	0.00	NA	NA	0.00	0.00
Chase Bank	Unsecured	0.00	NA	NA	0.00	0.00
Chrysler Financial/TD Auto Finance	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank/Chadwicks	Unsecured	0.00	NA	NA	0.00	0.00
Credit Coll	Unsecured	90.00	NA	NA	0.00	0.00
Dvra Billing	Unsecured	0.00	NA	NA	0.00	0.00
First Investors Servicing Corp	Secured	21,981.09	21,981.09	21,981.09	5,935.95	1,989.76
Great American Finance Company	Secured	430.00	430.00	430.00	144.44	17.89
Great American Finance Company	Unsecured	0.00	NA	NA	0.00	0.00
Great American Finance Company	Unsecured	NA	236.48	236.48	0.00	0.00
Harvard Collection	Unsecured	0.00	NA	NA	0.00	0.00
Heights Finance Corp #	Unsecured	3,001.00	NA	NA	0.00	0.00
Heights Finance Corp #	Unsecured	0.00	NA	NA	0.00	0.00
Heights Finance Corp #	Unsecured	0.00	NA	NA	0.00	0.00
Heights Finance Corp #	Unsecured	0.00	NA	NA	0.00	0.00
Heights Finance Corp #	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	1,696.00	1,736.86	1,736.86	615.65	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	303.52	303.52	0.00	0.00
Illinois Student Assistance Commission	Unsecured	14,021.00	14,214.84	14,214.84	0.00	0.00
Ingalls Memorial Hospital	Unsecured	200.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	5,000.00	6,425.71	6,425.71	2,277.64	0.00
Internal Revenue Service	Unsecured	0.00	12.52	12.52	0.00	0.00
Midland Funding	Unsecured	0.00	NA	NA	0.00	0.00
Pacific Union Financial	Secured	7,480.93	7,480.93	7,480.93	5,143.02	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Pacific Union Financial	Secured	92,162.00	90,554.70	90,554.70	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,446.96	1,353.17	1,353.17	0.00	0.00
Primary Healthcare Associates S.C	Unsecured	400.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	1,268.00	1,422.09	1,422.09	0.00	0.00
Robert Morris College	Unsecured	0.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	0.00	NA	NA	0.00	0.00
Slm Financial Corp	Unsecured	0.00	NA	NA	0.00	0.00
Tidewater Motor Credit	Unsecured	0.00	NA	NA	0.00	0.00
Torres Crdit	Unsecured	0.00	NA	NA	0.00	0.00
Vision Financial Services	Unsecured	100.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$90,554.70	\$0.00	\$0.00
Mortgage Arrearage	\$7,480.93	\$5,143.02	\$0.00
Debt Secured by Vehicle	\$21,981.09	\$5,935.95	\$1,989.76
All Other Secured	\$430.00	\$144.44	\$17.89
<b>TOTAL SECURED:</b>	<b>\$120,446.72</b>	<b>\$11,223.41</b>	<b>\$2,007.65</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,162.57	\$2,893.29	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,162.57</b>	<b>\$2,893.29</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,745.36</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$5,014.20
Disbursements to Creditors	<u>\$16,124.35</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$21,138.55</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.